



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, Virginia 22313-1450
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/026,104	12/21/2001	Charles J. Litty	G09.001	7506
28062	7590	06/04/2007		
BUCKLEY, MASCHOFF & TALWALKAR LLC 50 LOCUST AVENUE NEW CANAAN, CT 06840			EXAMINER AKINTOLA, OLABODE	
			ART UNIT 3691	PAPER NUMBER
			MAIL DATE 06/04/2007	DELIVERY MODE PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

10/026,104

Applicant(s)

LITTY, CHARLES J.

Examiner

Olabode Akintola

Art Unit

3691

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 16 March 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-18 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-18 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☒ Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date 12/21/2001.
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: _____.

DETAILED ACTION

Election/Restrictions

Applicant's election without traverse of Invention I (claims 1-18) in the reply filed on 3/16/2007 is acknowledged.

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-18 are rejected under 35 U.S.C. 102(e) as being anticipated by Bard et al (USPAP 20030046222) (Bard).

Re claims 1 and 15 -18: Bard teaches an apparatus, corresponding medium and method for facilitating analysis of a commercial credit customer, comprising: determining customer information associated with the commercial credit customer, at least some of the customer information being associated with a plurality of commercial credit accounts (section 0009); and generating risk information associated with the customer by applying at least one of a plurality of risk models to the customer information (section 0011, 0029-0030, 0040, figs. 5-13).

Re claim 2: Bard teaches wherein said determining and generating are performed for a plurality

of customers, and further comprising: generating a list of high risk customers based on risk information (section 0011).

Re claim 3: Bard teaches periodically transmitting information associated with the list to a risk manager via a communication network (section 0029).

Re claim 4: Bard teaches wherein the customer information includes at least one of: (i) a business segment, (ii) a company type, and (iii) a product type (section 0006, 0028).

Re claim 5: Bard teaches wherein the customer information includes at least one of: (i) a customer characteristic, (ii) a payment history, (iii) a loss history, (iv) a delinquency status, and (v) an aggregate customer account size (section 0058).

Re claim 6: Bard teaches wherein the customer information includes at least one of: (i) an account characteristic, (ii) a collateral type, (iii) a delinquency status, (iv) an original account size, (v) an account duration, (vi) a total balance, (vii) a maximum total balance within a pre-determined period of time, (viii) an original equipment cost, (ix) a security deposit, (x) payment timing information, and (xi) payment amount information (section 0058).

Re claim 7: Bard teaches wherein the risk information comprises at least one of: (i) a risk score, and (ii) a risk category (section 0040).

Re claim 8: Bard teaches calculating a risk score based on the risk information, economic information, and deal information (section 0040).

Re claim 9: Bard teaches wherein the risk information is further based on information received from at least one third-party (section 0061).

Re claim 10: Bard teaches wherein the received information is associated with at least one of: (i) a customer, (ii) a customer category, and (iii) a plurality of customers (0061).

Re claim 11: Bard teaches wherein the plurality of risk models were created based on historical commercial credit information (sections 0005, 0008).

Re claim 12: Bard teaches wherein the plurality of risk models were further created based on at least one of: (i) a segmentation analysis, (ii) a univariate analysis, and (iii) multivariate analysis (section 0008).

Re claim 13: Bard teaches selecting an appropriate risk model to apply to the customer information (section 0008).

Re claim 14: Bard teaches, wherein said selecting is based on the customer information (section 0008).

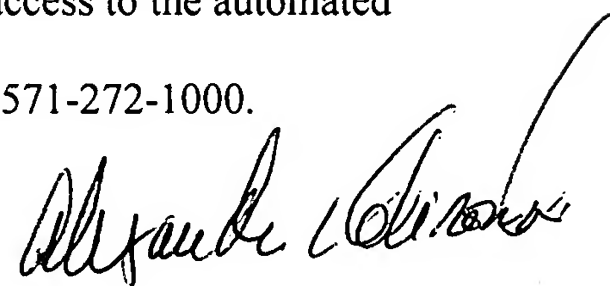
Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Olabode Akintola whose telephone number is 571-272-3629. The examiner can normally be reached on M-F 8:30AM -5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

OA



ALEXANDER KALINOWSKI
SUPERVISORY PATENT EXAMINER